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# Federal Reserve Release

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## *Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received*

*No. 11*

*Week Ending March 18, 2006*

### **Bank Holding Companies**

Societe Generale, Paris, France -- to engage in physical commodity trading activities on a limited basis in the United States.

- Approved, March 14, 2006

### **Regulations And Policies**

Regulation K (International Banking Operations) -- final amendments to require compliance programs under the Bank Secrecy Act (Docket No. R-1147).

- Approved, March 13, 2006

### **Reserve Bank Services**

Federal Reserve Currency Recirculation Policy -- revisions to reduce the overuse of Reserve Bank cash-processing services by providing incentives for depository institutions to recirculate currency among their customers.

- Approved, March 15, 2006

### **Enforcement**

Doral Financial Corporation, San Juan, Puerto Rico -- issuance of a consent cease and desist order.

- Announced, March 17, 2006

First BanCorp, Santurce, Puerto Rico -- issuance of a consent cease and desist order.

- Announced, March 17, 2006

R&G Financial Corporation, Hato Rey, San Juan, Puerto Rico -- issuance of a consent cease and desist order.

- Announced, March 17, 2006

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<b>BS&amp;R</b>	Banking Supervision and Regulation	<b>RBOPS</b>	Reserve Bank Operations and Payment Systems
<b>C&amp;CA</b>	Consumer and Community Affairs	<b>IF</b>	International Finance
<b>FOMC</b>	Federal Open Market Committee	<b>OSDM</b>	Office of Staff Director for Management

**Bank Branches, Domestic**

Kansas City

American Heritage Bank, Sapulpa, Oklahoma -- to establish a branch at the northwest corner of 71st Street South and South Union Avenue, Tulsa.  
- Approved, March 17, 2006

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 920 Cedar Lake Road, Suite K, Biloxi, Mississippi.  
- Approved, March 16, 2006

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at the intersection of North Gretna Road and Highway 248B, Branson, Missouri.  
- Approved, March 15, 2006

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at 7306 East Shea Boulevard, Scottsdale, Arizona.  
- Approved, March 17, 2006

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at 6540 Irvine Center Drive, Irvine, California.  
- Approved, March 17, 2006

Atlanta

Cumberland Bank, Franklin, Tennessee -- to establish a branch at 175 East Main Street, Hendersonville.  
- Approved, March 16, 2006

Richmond

New Peoples Bank, Inc., Honaker, Virginia -- to establish a branch at 11421 Indian Creek Road, Pound.  
- Approved, March 16, 2006

**Bank Branches, Domestic**

Richmond

New Peoples Bank, Inc., Honaker, Virginia -- to establish a branch at 5548 Norton-Wise Road, Esserville.

- Approved, March 16, 2006

Richmond

River City Bank, Mechanicsville, Virginia -- to establish a branch at 109 East Nine Mile Road, Highland Springs.

- Approved, March 14, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 1440 Ben Sawyer Boulevard, Mt. Pleasant, South Carolina; 3125 Bees Ferry Road, Charleston; 162 Seven Farms Drive; and 975 Bacons Bridge Road, Summerville.

- Approved, March 10, 2006 (AC)

**Bank Holding Companies**

Richmond

American National Bankshares Inc., Danville, Virginia -- to acquire Community First Financial Corporation, Lynchburg, and thereby acquire Community First Bank.

- Approved, March 16, 2006

San Francisco

The Bank Holdings, Reno, Nevada -- to acquire at least 75 percent of the shares of Granite Exchange, Inc. and thereby engage in real estate settlement services, trust company activities, and financial and investment advisory activities.

- Approved, March 14, 2006

Minneapolis

Fishback Financial Corporation, Brookings, South Dakota -- to acquire FMB Bankshares, Inc., Sioux Falls, and thereby acquire First American Bank & Trust, N.A.

- Approved, March 15, 2006

**Bank Holding Companies**

Kansas City

Home State Bancorp, Loveland, Colorado -- to retain Loveland Securities, Inc. and its subsidiary, Home State Bank.

- Approved, March 16, 2006

Chicago

MainSource Financial Group, Inc., Greensburg, Indiana -- to acquire H F S Bank, F.S.B., Hobart, and thereby engage in operating a savings association.

- Withdrawn, March 13, 2006

Chicago

MainSource Financial Group, Inc., Greensburg, Indiana -- to merge with Peoples Ohio Financial Corporation, Troy, Ohio, and thereby acquire Peoples Savings Bank of Troy and engage in operating a savings association.

- Approved, March 16, 2006

Boston

Merrimack Bancorp MHC, Concord, New Hampshire -- to become a bank holding company and to acquire Merrimack County Savings Bank.

- Approved, March 16, 2006

New York

North Fork Bancorporation, Inc., Melville, New York -- to convert its subsidiary, Superior Savings Bank of New England, N.A., Branford, Connecticut, to a federal savings association.

- Withdrawn, March 14, 2006

Philadelphia

Orrstown Financial Services, Inc., Shippensburg, Pennsylvania -- to acquire First National Bank of Newport, Newport.

- Approved, March 17, 2006

Kansas City

RCB Holding Company, Inc., Claremore, Oklahoma -- to acquire Pioneer Bancshares, Inc., Ponca City, and its subsidiaries, Pioneer Bank and Trust, and Bank of Nichols Hills, Oklahoma City.

- Approved, March 16, 2006

**Bank Holding Companies**

Secretary

Seacoast Banking Corporation of Florida, Stuart, Florida -- to merge with Big Lake Financial Corporation, Okeechobee, and acquire Big Lake National Bank.  
- Approved, March 15, 2006

Secretary

Texas Independent Bancshares, Inc., Texas City, Texas, and T.I.B. Delaware, Inc., Wilmington, Delaware -- to acquire Southeast Bancorp of Texas, Inc., Winnie, and its subsidiaries, SEBOT, Inc., Wilmington, and Gulf Coast Bank, Winnie.  
- Approved, March 17, 2006

Richmond

Union Bankshares Corporation, Bowling Green, Virginia -- to acquire Prosperity Bank & Trust Company, Springfield.  
- Approved, March 16, 2006

San Francisco

Western Alliance Bancorporation, Las Vegas, Nevada -- waiver of application requirement to acquire Bank of Nevada.  
- Granted, March 13, 2006

**Bank Mergers**

Richmond

Waccamaw Bank, Whiteville, North Carolina -- to merge with The Bank of Heath Springs, Heath Springs, South Carolina.  
- Approved, March 14, 2006

**Change In Bank Control**

Atlanta

BJC Holdings, Inc., Graceville, Florida -- to retain control of BJC Holdings, Inc.  
- Permitted, March 13, 2006

**Competitive Factors Reports**

New York

The Bank of East Asia (U.S.A.), National Association, New York, New York -- report on competitive factors of the proposed merger with National American Bank, San Francisco, California.

- Submitted, March 14, 2006

Secretary

Bank of the Cascades, Bend, Oregon -- report on competitive factors of the proposed merger with Farmers & Merchants State Bank, Boise, Idaho.

- Submitted, March 14, 2006

Dallas

Extraco Banks, National Association, Temple, Texas -- report on competitive factors of the proposed merger with Extraco Investment Services Corporation, Waco; EXC Mortgage, Inc.; Extraco Institutional Services Corporation; and Extraco Insurance Services Corporation, Lorena.

- Submitted, March 16, 2006

Richmond

First Bank, Troy, North Carolina -- report on competitive factors of the proposed purchase of certain assets and assumption of liabilities of the Dublin, Virginia, branch of First-Citizens Bank & Trust Company, Raleigh, North Carolina.

- Submitted, March 16, 2006

Richmond

First Gaston Bank of North Carolina, Gastonia, North Carolina -- report on competitive factors of the proposed merger with Integrity Services, Inc., Hickory.

- Submitted, March 14, 2006

Kansas City

Liberty Savings Bank, F.S.B., Liberty, Missouri -- reports on competitive factors of the proposed mergers with Liberty Savings Mutual Holding Company and Liberty Interim Federal Savings and Loan Association II.

- Submitted, March 14, 2006

**Extensions Of Time**

Chicago

Belmont Financial Group, Inc., Chicago, Illinois -- extension to June 15, 2006, to become a bank holding company and to acquire Belmont Bank & Trust Company, a de novo bank.

- Granted, March 13, 2006

Richmond

Waccamaw Bank, Whiteville, North Carolina -- extension to December 17, 2006, to establish a branch at 4945 Southport-Supply Road Southeast, Southport.

- Granted, March 14, 2006



**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending March 18, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
Chicopee Bancorp, Inc.	* 3A1	Chicopee Bancorp, Inc., Chicopee, Massachusetts, to become a bank holding company by acquiring 100% of the common stock of Chicopee Savings Bank, Chicopee, Massachusetts, which is converting from mutual to stock form.	Newspaper: Not available Federal Register: Not available

**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending March 18, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NORTH FORK BANCORPORATION, INC.	* 4c8	North Fork Bancorporation, Inc., Melville, New York to convert its national banking subsidiary, Superior Savings Bank of New England, N.A., Branford, Connecticut to a federal savings association, pursuant to Section 4(c)(8) of the BHC Act and Section 225.24 of Regulation Y.	Newspaper: Not available Federal Register: Not available

## District: 2

### Federal Reserve Bank of New York

#### Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
176101	ORANGE CTY TC, MIDDLETOWN, NEW YORK	09/06/2005	03/08/2006	S	Int Sm Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending March 18, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

## District: 3

### Federal Reserve Bank of Philadelphia

#### Availability of CRA Public Evaluations

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The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 4****Federal Reserve Bank of Cleveland****Filings received during the week ending March 18, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
KENTUCKY BANCSHARES, INC.	* 3A3 3A1	Kentucky Bancshares, Inc. to acquire Peoples Bancorp of Sandy Hook, KY and as a result merge Peoples Bank into Kentucky Bank.	Newspaper:	Not available
			Federal Register:	Not available
SKY BANK	* Branch	Sky Bank, Salineville, OH to establish a branch at Downtown Financial Center, 180 East Broad Street, Columbus, OH.	Newspaper:	03/18/2006
			Federal Register:	Not applicable
SKY BANK	* Branch	Sky Bank, Salineville, OH to establish a branch at Rocky River Financial Center, 19880 Detroit Road, Rocky River, OH.	Newspaper:	03/18/2006
			Federal Register:	Not applicable
SKY BANK	* Branch	Sky Bank, Salineville, OH to establish a branch at Pickerington Financial Center, 126 Postage Drive, Pickerington, OH.	Newspaper:	03/18/2006
			Federal Register:	Not applicable
SKY FINANCIAL GROUP, INC.	* 4c8 * 18C * Branch * 5D3	Sky Financial Group, Inc., Bowling Green, Ohio, to acquire Waterfield Mortgage Company, Inc., Fort Wayne, Indiana, and indirectly, its thrift subsidiary, Union Federal Bank of Indianapolis, Indianapolis, Indiana	Newspaper:	Not available
			Federal Register:	Not available

## District: 4

### Federal Reserve Bank of Cleveland

#### Availability of CRA Public Evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE



**District: 5****Federal Reserve Bank of Richmond****Filings received during the week ending March 18, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANK OF MCKENNEY	* Branch	Bank of McKenney, McKenney, Virginia, proposes to establish a branch at 4112 A. Commerce Road, Prince George, Virginia.	Newspaper: 03/27/2006 Federal Register: Not applicable
CENTRA FINANCIAL HOLDINGS, INC.	* 3A3	Centra Financial Holdings, Inc., Morgantown, West Virginia, to acquire up to 100% of the voting securities of Smithfield State Bank of Smithfield, Pennsylvania, Smithfield, Pennsylvania.	Newspaper: Not available Federal Register: Not available
SOUTHSIDE BANK	* 18C * Branch	Southside Bank, Tappahannock, Virginia, to merge with Bank of Northumberland, Incorporated, Heathsville, Virginia.	Newspaper: 04/05/2006 Federal Register: Not applicable
SOUTHSIDE BANK	* 18C * Branch	Southside Bank, Tappahannock, Virginia, to merge with Hanover Bank, Mechanicsville, Virginia.	Newspaper: 04/05/2006 Federal Register: Not applicable
SUFFOLKFIRST BANK	* Branch	SuffolkFirst Bank, Suffolk, Virginia, requests permission to provide a courier service to pick up deposits from customers.	Newspaper: 03/20/2006 Federal Register: Not applicable
SUSQUEHANNA BANK	* Branch	Susquehanna Bank, Hagerstown, Maryland, proposes to establish a branch at 801 Norland Avenue, Chambersburg, Pennsylvania.	Newspaper: 03/31/2006 Federal Register: Not applicable

## District: 5

### Federal Reserve Bank of Richmond

#### Availability of CRA Public Evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
105071	PATAPSCO BK, DUNDALK, MARYLAND	11/14/2005	02/09/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending March 18, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANKEAST	* Branch	BankEast, Knoxville, Tennessee, to establish a branch located at 901 Parkway, Sevierville, Tennessee.	Newspaper: 03/27/2006 Federal Register: Not applicable
CAPITAL CITY BANK	* Branch	Capital City Bank, Tallahassee, Florida, to establish a branch located at 702 South Broad Street, Brooksville, Florida.	Newspaper: 03/21/2006 Federal Register: Not applicable
FIRST NATIONAL BANCSHARES OF CENTRAL ALABAMA, INC.	CIC	First National Bancshares of Central Alabama, Inc., Aliceville, Alabama, after-the-fact change in control notification by W.C. Martin, Jr., Jean Wood Martin, Donald Wayne Sanders, Mary Martin Noland, Donald Martin Sanders, Rebecca Martin Sanders, William Matthew Sanders, all of Aliceville, Alabama; Alice Susan Martin, Chattanooga, Tennessee, Milton Barrett Noland, Carrollton, Alabama; and Karrie Noland Beasley, Tuscaloosa, Alabama, to retain 18.45 percent of the outstanding shares of First National Bancshares of Central Alabama, Inc., Aliceville, Alabama.	Newspaper: 04/10/2006 Federal Register: 03/31/2006
FIRST NATIONAL BANCSHARES OF CENTRAL ALABAMA, INC.	CIC	First National Bancshares of Central Alabama, Inc., Aliceville, Alabama, change in control notification filed by the Milner Limited Partnership, Aliceville, Alabama, Susan McKinzey Milner, general partner, to acquire 11.61 percent of the outstanding shares of First National Bancshares of Central Alabama, Inc., and its subsidiary, First National Bank of Central Alabama, both of Aliceville, Alabama.	Newspaper: Not available Federal Register: 04/04/2006
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 2565 Woodruff Road, Simpsonville, South Carolina.	Newspaper: 03/18/2006 Federal Register: Not applicable
SOUTH GEORGIA BANK HOLDING COMPANY	* 3A5	South Georgia Bank Holding Company, Omega, Georgia, to merge with Community National Bancorporation, and thereby acquire its subsidiary, Community National Bank, both of Ashburn, Georgia.	Newspaper: 04/22/2006 Federal Register: Not available

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending March 18, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
SOUTHEASTERN BANK FINANCIAL CORPORATION	CIC	Southeastern Bank Financial Corporation, Augusta, Georgia, after-the-fact change in control notification filed by the Pollard Family Group (Jennie Floyd Pollard, Robert W. Pollard, Jr., Patricia D. Pollard, Zachary Duncan Pollard, Ann Elizabeth Pollard, Richard Daniel Blanton, Patricia Pollard Blanton, Thomas Vinson Blanton, II, Jennie Briggs Blanton, Clayton Edward Blanton, Lee Blanton West, Levi Anderson Pollard, V, Levi Anderson Pollard, VI, Lucy Ann Pollard, Pollard Land Company, all of Appling, Georgia, and Robert William Pollard, III, Evans, Georgia, Richard Daniel Blanton, Jr., Carrollton, Georgia, Lynn Pollard Nickerson and Paul Rush Battle, both of Atlanta, Georgia, and RWP, Sr. Enterprises, LLLP, Appling, Georgia, Robert W. Pollard, Jr., Patricia Pollard Blanton, Levi Anderson Pollard, V, and Lynn Pollard Nickerson, general partners), to retain 47.9 percent of Southeastern Bank Financial Corporation, and its subsidiary bank, Georgia Bank & Trust, both of Augusta, Georgia.	Newspaper: Not available Federal Register: 02/27/2006
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 2691 Placida Road, Grove City, Florida, to be known as the Grove City Office.	Newspaper: 03/29/2006 Federal Register: Not applicable
TRUSTMARK NATIONAL BANK	FBSEA	Trustmark National Bank, Jackson, Mississippi, to establish a branch in George Town, Grand Cayman, Cayman Islands.	Newspaper: Not available Federal Register: Not applicable

**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending March 18, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire through its subsidiary, Capitol Development Bancorp Limited IV, Lansing, Michigan, 51 percent of the voting shares of Evansville Commerce Bank (in organization), Evansville, Indiana.	Newspaper: Not available Federal Register: 04/13/2006
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire through its subsidiary, Capitol Development Bancorp Limited IV, Lansing, Michigan, 51 percent of the voting shares of Sunrise Bank of Atlanta (in organization), Atlanta, Georgia.	Newspaper: Not available Federal Register: 04/14/2006
CAPITOL BANCORP LTD.	4c8	Capitol Bancorp, Ltd., Lansing, Michigan, proposes to engage de novo in financial and investment advisory activities, and securities brokerage services, through its wholly-owned subsidiary, Capitol Wealth, Inc., Lansing, Michigan.	Newspaper: Not applicable Federal Register: 04/06/2006
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 801 N. San Fernando Blvd., Burbank, California.	Newspaper: Not available Federal Register: Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 1037 State Road 7, Suite 117, Wellington, Florida.	Newspaper: Not available Federal Register: Not applicable
EXCHANGE FINANCIAL, INC.	* 3A1	Exchange Financial, Inc., Adair, Iowa, to become a bank holding company by acquiring 100 percent of Exchange State Bank, Adair, Iowa.	Newspaper: Not available Federal Register: Not available
MAINSOURCE FINANCIAL GROUP, INC.	* 4c8	Mainsource Financial Group, Inc., Greensburg, Indiana, to acquire 100 percent of the voting shares of HFS Bank, F.S.B., Hobart, Indiana, and thereby operate a savings association.	Newspaper: 03/05/2006 Federal Register: 03/06/2006
MIDWEST BANC HOLDINGS, INC.	* 3A5 * 18C * Branch	Midwest Banc Holdings, Inc., Melrose Park, Illinois, to acquire 100 percent of the voting shares of Royal American Corporation, Inverness, Illinois, and thereby indirectly acquire Royal American Bank, Inverness, Illinois, and by Midwest Bank and Trust Company, Elmwood Park, Illinois, to merge with Royal American Bank, Inverness, Illinois, and thereby to establish 7 branches.	Newspaper: Not available Federal Register: 04/03/2006

**District: 7**  
**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2813491	PEOPLES' BK ARLINGTON HEIGHTS, ARLINGTON HEIGHTS	11/28/2005	03/09/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending March 18, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIRST BANKS, INC.	* 3A3 * 18C * Branch	First Banks, Inc., St. Louis, Missouri, and its subsidiary bank holding company, The San Francisco Company, San Francisco, California, to acquire 100 percent of Pittsfield Community Bancorp, Inc., Pittsfield, Illinois, and thereby indirectly acquire Community Bank of Pittsfield, Pittsfield, Illinois. Also, First Bank, St. Louis, Missouri, to merge with Community Bank of Pittsfield, Pittsfield, Illinois, and to retain the acquired facilities as branch offices.	Newspaper: 03/22/2006 Federal Register: 03/23/2006
PATRIOT BANK	* 18C	Patriot Bank, Millington, Tennessee, to purchase the assets and assume the liabilities of the Barretville, Tennessee, branch of Trustmark National Bank, Jackson, Mississippi.	Newspaper: 04/15/2006 Federal Register: Not applicable
TRUMAN BANK	* 18C	Truman Bank, St. Louis, Missouri, to purchase certain assets and assume certain liabilities of Columbian Bank & Trust Company, Topeka, Kansas.	Newspaper: Not available Federal Register: Not applicable



**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
453446	HEBER SPRINGS ST BK, HEBER SPRINGS, ARKANSAS	12/12/2005	03/13/2005	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending March 18, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
LAKE BANK SHARES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Lake Bank Shares, Inc., Employee Stock Ownership Plan, Emmons, Minnesota, proposes to increase its ownership of Lake Bank Shares, Inc., Emmons, Minnesota, from 35.68 percent to 65.67 percent.	Newspaper:	Not available
			Federal Register:	04/06/2006
SALISH AND KOOTENAI BANCORPORATION	* 3A1	Salish and Kootenai Bancorporation, Polson, Montana, to become a bank holding company by acquiring 100 percent of the capital stock of Eagle Bank, Polson, Montana, a de novo bank.	Newspaper:	03/13/2006
			Federal Register:	03/03/2006
VISION BANCSHARES, INC.	4c8	Vision Bancshares, Inc., Saint Louis Park, Minnesota, to engage de novo in extending credit and servicing loans.	Newspaper:	Not applicable
			Federal Register:	Not available

## District: 9

### Federal Reserve Bank of Minneapolis

#### Availability of CRA Public Evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2352507	BANKFIRST, SIOUX FALLS, SOUTH DAKOTA	09/06/2005	02/22/2006	S	Whole/Ltd Purp
837653	HEARTLAND ST BK, EDGELEY, NORTH DAKOTA	11/30/2005	03/10/2006	S	Small Bank

#### CRA Examinations scheduled for

#### Quarter of

Institution

Location

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NONE

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending March 18, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
DS HOLDING COMPANY, INC.	* 3A1	DS Holding Company, Inc., to become a bank holding company through the acquisition of 100 percent of the voting shares of DB Holding Company, Inc., parent of Omaha State Bank, all located in Omaha, Nebraska. DS Holding Company, Inc., Omaha, Nebraska, elects to become a financial holding company.	Newspaper: 03/30/2006 Federal Register: 04/03/2006
GUARANTY BANK AND TRUST COMPANY	* Branch	Guaranty Bank and Trust Company, Denver, Colorado, to establish a branch at 290 Nickel Street, Suite 300, Broomfield, Colorado.	Newspaper: 03/29/2006 Federal Register: Not applicable
HNB CORPORATION	CIC	Notification by Trenton W. Brown, Ponca City, Oklahoma; Lisa D. Kessler, Scottsdale, Arizona; Mark R. Brown, Scottsdale, Arizona; Mary J. Brown, Arkansas City, Kansas; R. A. Brown, Arkansas City, Kansas; Roger A. Brown, Arkansas City, Kansas; Suzanne W. Brown, Arkansas City, Kansas; Charlotte B. Delaney, Winnetka, Illinois; and Rebecca R. Warren, Ponca City, Oklahoma, to acquire control of HNB Corporation, Arkansas City, Kansas, parent of Home National Bank, Blackwell, Oklahoma.	Newspaper: 03/28/2006 Federal Register: 03/09/2006

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
419255	FIRST B&TC, BROKEN BOW, OKLAHOMA	12/05/2005	03/09/2006	S	Small Bank
516855	SECURITY BK, PAWNEE, OKLAHOMA	12/05/2005	03/09/2006	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending March 18, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FC HOLDINGS, INC.	* 3A5	FC Holdings, Inc., Houston, Texas, to acquire through merger Texas National Bancshares, Inc., Tomball, Texas, and therefore indirectly acquire Tomball Delaware Corporation, Wilmington, Delaware, and its banking subsidiary, Texas National Bank, Tomball, Texas.	Newspaper: Not available Federal Register: Not available
GRUPO FINANCIERO BANORTE, S.A. DE C.V.	* 3A1	Grupo Financiero Banorte, S.A. de C.V., Monterrey, Nuevo Leon, Mexico; Banco Mercantil del Norte, S.A. Institucion de Banca Multiple, Grupo Financiero Banorte, Monterrey, Nuvevo Leon, Mexico; and Banorte USA Corporation, Wilmington, Delaware, to become bank holding companies by acquiring 70 percent of INB Financial Corporation, McAllen, Texas, and indirectly, INB Delaware Corporation, Wilmington, Delaware, and Inter National Bank, McAllen, Texas.	Newspaper: Not available Federal Register: Not available

**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending March 18, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
AMERICAN PREMIER BANCORP	CIC	Notice by the Shen Group, consisting of Bruce Hsiu-I Shen, Su Chin Lin Shen, Sen Fu Shen, Faye Shen, Rancho Palos Verdes, California, Ted Tai-Hsi Shen and Allison Chiang, San Marino, California, and Hsinya Shen, Palo Alto, California, to retain 17.2 percent of American Premier Bancorp, Arcadia, California, and thereby indirectly retain ownership in American Premier Bank, Arcadia, California.	Newspaper: 03/16/2006 Federal Register: 03/30/2006
AMERICAN PREMIER BANCORP	CIC	Notice by the Sun Group, consisting of John Chung-Yuan Sun, Judy Chen-Mei Sun, Rancho Palos Verdes, California, and Jaclyn Chen-Hoa Sun, New York, New York, to retain 11.4 percent ownership of American Premier Bancorp, Arcadia, California, and thereby indirectly retain ownership in American Premier Bank, Arcadia, California.	Newspaper: Not available Federal Register: 04/06/2006
CASCADE BANCORP	CIC	Notice by David F. Bolger to acquire up to 25 percent of Cascade Bancorp, and thereby indirectly acquire Bank of the Cascades, both of Bend, Oregon.	Newspaper: Not available Federal Register: 03/27/2006
ICB FINANCIAL	* 3A3	ICB Financial, Ontario, California, to acquire 100 percent of Western State Bank, Duarte, California.	Newspaper: 03/25/2006 Federal Register: 04/03/2006
PLACER SIERRA BANK	* 18C * Branch	Placer Sierra Bank, Auburn, California, to merge with Southwest Community Bank, Encinitas, California, and thereby acquire nine branch offices.	Newspaper: 04/10/2006 Federal Register: Not applicable
TAIWAN COOPERATIVE BANK	FBSEA	Taiwan Cooperative Bank, Taipei, Taiwan, to retain the Seattle, Washington, and Los Angeles, California, branch offices of Farmers Bank of China, as a result of the merger of Farmers Bank of China, with and into Taiwan Cooperative Bank.	Newspaper: Not available Federal Register: Not applicable
TOWNE BANCORP, INC.	* 3A1	Towne Bancorp, Inc., to become a bank holding company by acquiring 100 percent of Towne Bank of Arizona, both of Mesa, Arizona.	Newspaper: 04/05/2006 Federal Register: 04/07/2006



**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act